

<i>SERFF Tracking Number:</i>	<i>AMLC-126224505</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42907</i>
<i>Company Tracking Number:</i>	<i>2009LNLAC</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action</i>		
<i>Project Name/Number:</i>	<i>2009 LNL Cancer Class Action Rate Filing/2009LNLAC</i>		

## Filing at a Glance

Company: Liberty National Life Insurance Company

Product Name: 2009 Individual Cancer Policy    SERFF Tr Num: AMLC-126224505    State: ArkansasLH

Forms Subject to Terms of Settlement in Class  
Action

TOI: H07I Individual Health - Specified Disease    SERFF Status: Closed

State Tr Num: 42907

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer    Co Tr Num: 2009LNLAC

State Status: Approved-Closed

Only

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Jan Robinson

Disposition Date: 07/15/2009

Date Submitted: 07/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 LNL Cancer Class Action Rate Filing

Project Number: 2009LNLAC

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: These policies are not available in the state of Nebraska, our state of domicile, and therefore, a rate filing will not be filed.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 7%

Group Market Type:

Filing Status Changed: 07/15/2009

Explanation for Other Group Market Type:

State Status Changed: 07/15/2009

Deemer Date:

Corresponding Filing Tracking Number:  
2009LNLAC

<i>SERFF Tracking Number:</i>	<i>AMLC-126224505</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42907</i>
<i>Company Tracking Number:</i>	<i>2009LNLAC</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action</i>		
<i>Project Name/Number:</i>	<i>2009 LNL Cancer Class Action Rate Filing/2009LNLAC</i>		

#### Filing Description:

#### 2009 CANCER CLASS ACTION RATE FILING

Individual Cancer Expense Policy Forms 504, 505, 506, 7003, 7004, 7007, 7008, 579, 580, 600, 601, 629, 630, 7010, 7011, 7012, 7013, 7022, 7023, 5GI, 5GJ, 5GK, 5GO, 5GP, 5GQ, 5GR, 5GS, 5GT, 5GU, 5GV, 5GW, 5KA, 5KB, 5KC, 5KD, 5KE, 5KF, 5GI-BCA, 5GJ-BCA, 5GK-BCA, 5GO-BCA, 5GP-BCA, 5GQ-BCA, 5GR-BCA, 5GS-BCA, 5GT-BCA, 5GU-BCA, 5GV-BCA, 5GW-BCA, 5KA-BCA, 5KB-BCA, 5KC-BCA, 5KD-BCA, 5KE-BCA and 5KF-BCA  
NAIC # 65331

Attached is our Rate Filing for the above indicated block of policy forms. This is a closed block of business and is pooled and classified as one block of policies for all rate filings as subject to the Terms of the Settlement of the Class Action Lawsuit of Robertson v. Liberty National Life Insurance Company. An Actuarial Memorandum, premium rate schedule, and other supporting documentation have been provided for your consideration.

## Company and Contact

#### Filing Contact Information

Jan Robinson, Rate Compliance Specialist	jrobinson@torchmarkcorp.com
3700 S. Stonebridge Drive	(972) 569-3670 [Phone]
McKinney, TX 75070	(972) 569-3679[FAX]

#### Filing Company Information

Liberty National Life Insurance Company	CoCode: 65331	State of Domicile: Nebraska
2001 Third Avenue South	Group Code: 290	Company Type: Life and Health
Birmingham, AL 35233	Group Name: Liberty National Life	State ID Number:
(800) 288-2722 ext. 2912[Phone]	FEIN Number: 63-0124600	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

*SERFF Tracking Number:*      *AMLC-126224505*                      *State:*                      *Arkansas*  
*Filing Company:*              *Liberty National Life Insurance Company*      *State Tracking Number:*      *42907*  
*Company Tracking Number:*      *2009LNLAC*  
*TOI:*                      *H071 Individual Health - Specified Disease -*      *Sub-TOI:*                      *H071.002A Dread Disease - Cancer Only*  
   *Limited Benefit*  
*Product Name:*              *2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action*  
*Project Name/Number:*      *2009 LNL Cancer Class Action Rate Filing/2009LNLAC*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty National Life Insurance Company	\$50.00	07/10/2009	29125550

*SERFF Tracking Number:*      *AMLC-126224505*      *State:*      *Arkansas*  
*Filing Company:*      *Liberty National Life Insurance Company*      *State Tracking Number:*      *42907*  
*Company Tracking Number:*      *2009LNLAC*  
*TOI:*      *H071 Individual Health - Specified Disease - Limited Benefit*      *Sub-TOI:*      *H071.002A Dread Disease - Cancer Only*  
*Product Name:*      *2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action*  
*Project Name/Number:*      *2009 LNL Cancer Class Action Rate Filing/2009LNLAC*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	07/15/2009	07/15/2009

SERFF Tracking Number: AMLC-126224505 State: Arkansas  
Filing Company: Liberty National Life Insurance Company State Tracking Number: 42907  
Company Tracking Number: 2009LNLACAC  
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only  
Product Name: 2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action  
Project Name/Number: 2009 LNL Cancer Class Action Rate Filing/2009LNLACAC

## Disposition

Disposition Date: 07/15/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 7% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Liberty National Life Insurance Company	7.000%	7.000%	\$	22	\$	7.000%	7.000%

SERFF Tracking Number: AMLC-126224505 State: Arkansas

Filing Company: Liberty National Life Insurance Company State Tracking Number: 42907

Company Tracking Number: 2009LNLAC

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only  
Limited Benefit

Product Name: 2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action

Project Name/Number: 2009 LNL Cancer Class Action Rate Filing/2009LNLAC

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	2009 LNL CANCER CLASS SUPPORTING DOCUMENTATION	Approved-Closed	No
Rate	2009 LNL CANCER CLASS RATE PAGES	Approved-Closed	Yes

<i>SERFF Tracking Number:</i>	<i>AMLC-126224505</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42907</i>
<i>Company Tracking Number:</i>	<i>2009LNLAC</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action</i>		
<i>Project Name/Number:</i>	<i>2009 LNL Cancer Class Action Rate Filing/2009LNLAC</i>		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Serff
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	8.000%
<b>Effective Date of Last Rate Revision:</b>	04/10/2008
<b>Filing Method of Last Filing:</b>	Serff - AMLC-125358675

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Liberty National Life Insurance Company	7.000%	7.000%		22		7.000%	7.000%

SERFF Tracking Number: AMLC-126224505 State: Arkansas

Filing Company: Liberty National Life Insurance Company State Tracking Number: 42907

Company Tracking Number: 2009LNLAC

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only  
Limited Benefit

Product Name: 2009 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action

Project Name/Number: 2009 LNL Cancer Class Action Rate Filing/2009LNLAC

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	2009 LNL CANCER CLASS RATE PAGES	505, 7003, 7008, Revised 630, et al.		Previous State Filing Number:  Percent Rate Change Request:	AMLC- 2009 LNL AR 1253586 Cancer Class Rate Pages.pdf 75 7.000



**LIBERTY NATIONAL LIFE INSURANCE COMPANY****McKinney, Texas**

Premium Rates for Policies of Forms 504, 505, 506, 7003 and 7004 that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:

Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2009 Rate Filing

**ARKANSAS**

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 504 - Family:		
00-30	\$404	\$432
31-35	\$535	\$572
36-40	\$615	\$658
41-70	\$702	\$751
Policy Forms 505 and 7003 - Family:		
00-35	\$935	\$1,000
36-40	\$1,118	\$1,196
41-45	\$1,253	\$1,341
46-50	\$1,441	\$1,542
51-55	\$1,650	\$1,766
56-65	\$1,865	\$1,996
Policy Forms 506 and 7004 - Single Parent:		
00-30	\$515	\$551
31-35	\$555	\$594
36-40	\$649	\$694
41-45	\$727	\$778
46-50	\$801	\$857
51-55	\$918	\$982
56-65	\$1,032	\$1,104

**Modal Premium Factors:**

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 504, 505, 506

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 7007 and 7008 that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2009 Rate Filing

## ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 7007 - Single Parent:		
15-30	\$72.60	\$78.00
31-35	\$90.90	\$97.00
36-40	\$111.20	\$119.00
41-45	\$147.20	\$158.00
46-50	\$183.80	\$197.00
51-55	\$222.10	\$238.00
56-64	\$279.50	\$299.00
Policy Form 7008 - Family:		
15-30	\$167.80	\$180.00
31-35	\$205.60	\$220.00
36-40	\$259.80	\$278.00
41-45	\$335.70	\$359.00
46-50	\$415.40	\$444.00
51-55	\$521.10	\$558.00
56-64	\$641.70	\$687.00

### Modal Premium Factors:

Semi-Annual	= Annual	* 0.51750 (rounded to near cent)
Quarterly	= Annual	* 0.26500 (rounded to near cent)
Monthly	= Annual	* 0.08770 (rounded to near cent)
Bank Budget	= Annual	* 0.08597 (rounded to near cent)
Payroll Deduction	= Annual	* 0.08597 (rounded to near cent)

For Company Use: Plan Codes 507, 508

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 579, 600, 629, 7010, 580, 601, 630 and 7011 that are

Subject to the Terms of the Settlement of the Class Action Lawsuit:

Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2009 Rate Filing

## ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 579, 600, 629 and 7010 - Family:		
15-30	\$1,253	\$1,341
31-35	\$1,467	\$1,570
36-40	\$1,650	\$1,766
41-45	\$2,081	\$2,227
46-50	\$2,401	\$2,569
51-55	\$2,881	\$3,083
56-60	\$3,255	\$3,483
61-65	\$3,551	\$3,800
66-75	\$3,703	\$3,962
Policy Forms 580, 601, 630 and 7011 - Single Parent:		
15-30	\$609	\$652
31-35	\$727	\$778
36-40	\$861	\$921
41-45	\$1,012	\$1,083
46-50	\$1,243	\$1,330
51-55	\$1,469	\$1,572
56-60	\$1,682	\$1,800
61-75	\$1,815	\$1,942

### Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 509, 510

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 7012 and 7013 that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2009 Rate Filing

## ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 7012 - Individual:		
15-30	\$122	\$131
31-35	\$148	\$158
36-40	\$176	\$188
41-45	\$213	\$228
46-50	\$255	\$273
51-55	\$320	\$342
56-60	\$403	\$431
61-65	\$503	\$538
Policy Form 7013 - Family:		
15-30	\$274	\$293
31-35	\$336	\$360
36-40	\$406	\$434
41-45	\$503	\$538
46-50	\$615	\$658
51-55	\$762	\$815
56-60	\$935	\$1,000
61-65	\$1,174	\$1,256

### Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 501, 502

**LIBERTY NATIONAL LIFE INSURANCE COMPANY****McKinney, Texas**

Premium Rates for Policies of Forms 7022 and 7023 that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

**Individual Cancer Policy Forms****2009 Rate Filing****ARKANSAS**

**Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 7022 - Single Parent:		
10-30	\$503	\$538
31-35	\$609	\$652
36-40	\$743	\$795
41-45	\$877	\$938
46-50	\$1,088	\$1,164
51-55	\$1,243	\$1,330
56-60	\$1,415	\$1,514
61-70	\$1,590	\$1,701
Policy Form 7023 - Family:		
15-30	\$1,015	\$1,086
31-35	\$1,174	\$1,256
36-40	\$1,414	\$1,513
41-45	\$1,679	\$1,797
46-50	\$2,081	\$2,227
51-55	\$2,449	\$2,620
56-60	\$2,716	\$2,906
61-70	\$2,983	\$3,192

**Modal Premium Factors:**

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 564, 565

**LIBERTY NATIONAL LIFE INSURANCE COMPANY**  
**McKinney, Texas**

Premium Rates for Policies of Forms 5GI, 5GI-BCA, 5GJ, 5GJ-BCA, 5GK and 5GK-BCA that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

**Individual Cancer Policy Forms**

**2009 Rate Filing**

**ARKANSAS**

**Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GI and 5GI-BCA - Individual:		
00-35	\$465	\$498
36-50	\$727	\$778
51-65	\$1,260	\$1,348
66-80	\$1,661	\$1,777
Policy Forms 5GJ and 5GJ-BCA - Family:		
15-35	\$1,118	\$1,196
36-50	\$1,706	\$1,825
51-65	\$2,586	\$2,767
66-80	\$3,357	\$3,592
Policy Forms 5GK and 5GK-BCA - Single Parent:		
15-35	\$478	\$511
36-50	\$743	\$795
51-65	\$1,278	\$1,367
66-70	\$1,682	\$1,800

**Modal Premium Factors:**

Semi-Annual	= Annual	* 0.525 (rounded to near cent)
Quarterly	= Annual	* 0.265 (rounded to near cent)
Monthly	= Annual	* 0.095 (rounded to near cent)
Bank Budget	= Annual	* 0.090 (rounded to near cent)
Payroll Deduction	= Annual	* 0.090 (rounded to near cent)
Special Frequency Payroll Deduction:		
Semi-Monthly	= Payroll Deduction / 2	(rounded to high cent)
Weekly	= Payroll Deduction * 12 / 52	(rounded to high cent)
Bank Budget	= Weekly * 2	(rounded to high cent)
13 Times a Year	= Bi-Weekly * 2	(rounded to high cent)

For Company Use:	Plan Codes 5GI, 5GJ, 5GK, 5GL, 5GM, 5GN 7GI, 7GJ, 7GK, 7GL, 7GM, 7GN
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**LIBERTY NATIONAL LIFE INSURANCE COMPANY**  
**McKinney, Texas**

Premium Rates for Policies of Forms 5GO, 5GO-BCA, 5GP, 5GP-BCA, 5GQ and 5GQ-BCA that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

**Individual Cancer Policy Forms**

**2009 Rate Filing**

**ARKANSAS**

**Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GO and 5GO-BCA - Individual:		
51-65	\$572	\$612
66-80	\$730	\$781
Policy Forms 5GP and 5GP-BCA - Family:		
51-65	\$1,125	\$1,204
66-75	\$1,440	\$1,541
Policy Forms 5GQ and 5GQ-BCA - Single Parent:		
51-64	\$623	\$667

**Modal Premium Factors:**

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)
Special Frequency Payroll Deduction:				
Semi-Monthly	=	Payroll Deduction / 2		(rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52		(rounded to high cent)
Bi-Weekly	=	Weekly * 2		(rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2		(rounded to high cent)

For Company Use:      Plan Codes 5GO, 5GP, 5GQ, 7GO, 7GP, 7GQ

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5GR, 5GR-BCA, 5GS, 5GS-BCA, 5GT and 5GT-BCA that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:

Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2009 Rate Filing

## ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GR and 5GR-BCA - Individual:		
00-35	\$382	\$409
36-50	\$654	\$700
51-65	\$1,178	\$1,260
66-80	\$1,437	\$1,538
Policy Forms 5GS and 5GS-BCA - Family:		
15-35	\$960	\$1,027
36-50	\$1,467	\$1,570
51-65	\$2,293	\$2,454
66-75	\$2,810	\$3,007
Policy Forms 5GT and 5GT-BCA - Single Parent:		
15-35	\$457	\$489
36-50	\$751	\$804
51-65	\$1,292	\$1,382
66-80	\$1,581	\$1,692

### Modal Premium Factors:

Semi-Annual	= Annual	* 0.525 (rounded to near cent)
Quarterly	= Annual	* 0.265 (rounded to near cent)
Monthly	= Annual	* 0.095 (rounded to near cent)
Bank Budget	= Annual	* 0.090 (rounded to near cent)
Payroll Deduction	= Annual	* 0.090 (rounded to near cent)
Special Frequency Payroll Deduction:		
Semi-Monthly	= Payroll Deduction / 2	(rounded to high cent)
Weekly	= Payroll Deduction * 12 / 52	(rounded to high cent)
Bank Budget	= Weekly * 2	(rounded to high cent)
13 Times a Year	= Bi-Weekly * 2	(rounded to high cent)

For Company Use: Plan Codes 5GR, 5GS, 5GT, 5GX, 5GY, 5GZ  
7GR, 7GS, 7GT, 7GX, 7GY, 7GZ



**LIBERTY NATIONAL LIFE INSURANCE COMPANY****McKinney, Texas**

Premium Rates for Policies of Forms 5GU, 5GU-BCA, 5GV, 5GV-BCA, 5GW and 5GW-BCA that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

**Individual Cancer Policy Forms****2009 Rate Filing****ARKANSAS****Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GU and 5GU-BCA - Individual:		
00-35	\$289	\$309
36-50	\$510	\$546
51-65	\$861	\$921
66-80	\$1,194	\$1,278
Policy Forms 5GV and 5GV-BCA - Family:		
15-35	\$727	\$778
36-50	\$1,135	\$1,214
51-65	\$1,668	\$1,785
66-75	\$2,336	\$2,500
Policy Forms 5GW and 5GW-BCA - Single Parent:		
15-35	\$338	\$362
36-50	\$580	\$621
51-65	\$943	\$1,009
66-80	\$1,322	\$1,415

**Modal Premium Factors:**

Semi-Annual	= Annual	* 0.525 (rounded to near cent)
Quarterly	= Annual	* 0.265 (rounded to near cent)
Monthly	= Annual	* 0.095 (rounded to near cent)
Bank Budget	= Annual	* 0.090 (rounded to near cent)
Payroll Deduction	= Annual	* 0.090 (rounded to near cent)
Special Frequency Payroll Deduction:		
Semi-Monthly	= Payroll Deduction / 2	(rounded to high cent)
Weekly	= Payroll Deduction * 12 / 52	(rounded to high cent)
Bank Budget	= Weekly * 2	(rounded to high cent)
13 Times a Year	= Bi-Weekly * 2	(rounded to high cent)

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For Company Use: Plan Codes 5GU, 5GV, 5GW, 7GU, 7GV, 7GW

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# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5KA, 5KA-BCA, 5KB, 5KB-BCA, 5KC and 5KC-BCA that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

## Individual Cancer Policy Forms

2009 Rate Filing

### ARKANSAS

#### Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5KA and 5KA-BCA - Individual:		
0-30	\$376	\$402
31-45	\$643	\$688
46-63	\$1,069	\$1,144
Policy Forms 5KB and 5KB-BCA - Family:		
15-30	\$937	\$1,003
31-45	\$1,440	\$1,541
46-63	\$2,084	\$2,230
Policy Forms 5KC and 5KC-BCA - Single Parent:		
15-30	\$447	\$478
31-45	\$733	\$784
46-63	\$1,173	\$1,255

#### Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

#### Special Frequency Payroll Deduction:

Semi-Monthly	=	Payroll Deduction / 2 (rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52 (rounded to high cent)
Bi-Weekly	=	Weekly * 2 (rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2 (rounded to high cent)

For Company Use: Plan Codes 5KA, 5KB, 5KC, 7KA, 7KB, 7KC

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5KD, 5KD-BCA, 5KE, 5KE-BCA, 5KF and 5KF-BCA that are  
Subject to the Terms of the Settlement of the Class Action Lawsuit:  
Robertson v. Liberty National Life Insurance Company

## Individual Cancer Policy Forms

2009 Rate Filing

### ARKANSAS

#### Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5KD and 5KD-BCA - Individual:		
0-30	\$283	\$303
31-45	\$496	\$531
46-63	\$811	\$868
Policy Forms 5KE and 5KE-BCA - Family:		
15-30	\$718	\$768
31-45	\$1,111	\$1,189
46-63	\$1,578	\$1,688
Policy Forms 5KF and 5KF-BCA - Single Parent:		
15-30	\$333	\$356
31-45	\$571	\$611
46-63	\$891	\$953

#### Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

#### Special Frequency Payroll Deduction:

Semi-Monthly	=	Payroll Deduction / 2 (rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52 (rounded to high cent)
Bi-Weekly	=	Weekly * 2 (rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2 (rounded to high cent)

For Company Use: Plan Codes 5KD, 5KE, 5KF, 7KD, 7KE, 7KF